

Fill in this information to identify your case:

Debtor 1 James R. Torres Sr.
First Name Middle Name Last Name

Debtor 2 Omayra Torres
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number 24-13989
 (if know)

☒ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1 Chrysler Capital Name PO Box 660647 Street Dallas TX 75266 City State ZIP Code	2021 Jeep Wrangler
2.2 Sunrun Name 1800 W. Ashton Blvd Street Lehi UT 84043 City State ZIP Code	Solar Panel Lease for 104 Wally Drive, Richland, NJ 08350. Lessee
2.3 Marcelino Arbelo Name 104 Wally Drive Street Richland NJ 08350 City State ZIP Code	Lease of 104 Wally Drive, Richland, NJ 08350 Lessee
2.4 Jorge Arbelo Name 523 Westmont Lane Street Vineland NJ 08360 City State ZIP Code	Lease of 523 Westmont Lane, Vineland, NJ. Lessee

2.5	Lease of Rental Property at 104 Wally Drive, Richland, NJ. Lessee
Neradia Arbelo	
Name	
104 Wally Drive	
Street	
Richland NJ 08350	
City State ZIP Code	
2.6	Lease of 523 Westmont Lane, Vineland, NJ 08360. Lessee
Luz Vavela	
Name	
523 Westmont Lane	
Street	
Vineland NJ 08360	
City State ZIP Code	

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(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number 24-13989
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
☐ Not employed

- ☐ Employed
☒ Not employed

Occupation

Sheriff Office
Atlantic County

Employer's name

Employer's address

1333 Atlantic Avenue
Number Street

Atlantic City, NJ 08401
City State ZIP Code

How long employed there? 15 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>7,714.79</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. + \$ <u>3,446.63</u>	+ \$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>11,161.41</u>	\$ <u>0.00</u>

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$ 11,161.41	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 2,087.13	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 892.34	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 858.30	\$ 0.00
5e. Insurance	5e. \$ 846.63	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 79.32	\$ 0.00
5h. Other deductions. Specify: Prescription Plan	5h. + \$ 148.74	+ \$ 0.00
AFLAC Disability Insurance	\$ 123.37	\$
	\$	\$
	\$	\$
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 5,035.83	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 6,125.58	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 3,876.99	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: See continuation page attached	8h. + \$ 3,006.46	+ \$ 0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 6,883.45	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 13,009.03	\$ 0.00
		= \$ 13,009.03
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
		11. + \$
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies		12. \$ 13,009.03
		Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Continuation Sheet for Official Form 106I

8h. Other Monthly Income:

Rental of 104 Wally Drive, Richland, NJ (Debtor) \$1,431.00

Rental Income for 523 Westmone Lane, Vineland, NJ. (Debtor) \$1,575.46

Fill in this information to identify your case:

Debtor 1 James R. Torres Sr.
 First Name Middle Name Last Name
 Debtor 2 Omayra Torres
 (Spouse, if filing) First Name Middle Name Last Name
 United States Bankruptcy Court for the: District of New Jersey (State)
 Case number 24-13989
 (If known)

Check if this is:

- ☒ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:
 MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
☒ Yes. **Does Debtor 2 live in a separate household?**
☒ No
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

☒ No

☐ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 3,210.52

If not included in line 4:

4a. Real estate taxes 4a. \$ 0.00
 4b. Property, homeowner's, or renter's insurance 4b. \$ 0.00
 4c. Home maintenance, repair, and upkeep expenses 4c. \$ 50.00
 4d. Homeowner's association or condominium dues 4d. \$ 0.00

Debtor 1 James R. Torres Sr. & Omayra Torres
First Name Middle Name Last Name

Case number (if known) 24-13989

	Your expenses
5. Additional mortgage payments for your residence , such as home equity loans	5. \$ 513.94
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ 350.00
6b. Water, sewer, garbage collection	6b. \$ 0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 209.00
6d. Other. Specify: <u>Solar Lease</u>	6d. \$ 149.21
7. Food and housekeeping supplies	7. \$ 600.00
8. Childcare and children's education costs	8. \$ 0.00
9. Clothing, laundry, and dry cleaning	9. \$ 160.00
10. Personal care products and services	10. \$ 180.00
11. Medical and dental expenses	11. \$ 60.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 700.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 100.00
14. Charitable contributions and religious donations	14. \$ 0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ 92.00
15b. Health insurance	15b. \$ 0.00
15c. Vehicle insurance	15c. \$ 380.00
15d. Other insurance. Specify: <u>Term Life Insurance Policy through USAA</u>	15d. \$ 24.57
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ 549.99
17b. Car payments for Vehicle 2	17b. \$ 279.00
17c. Other. Specify: <u>2023 Kioti Tractor</u>	17c. \$ 351.86
17d. Other. Specify: _____	17d. \$ 0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ 0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ 0.00
20b. Real estate taxes	20b. \$ 0.00
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e. Homeowner's association or condominium dues	20e. \$ 0.00

Debtor 1 James R. Torres Sr. Case number (if known) 24-13989
 First Name Middle Name Last Name

21. **Other.** Specify: Pet food and farm animal food. 21. +\$ 200.00
 Home equity loan for 104 Wally Drive, Richland, NJ08350. +\$ 777.00
 Mtg. on 104 Wally Dr., Richland, NJ of \$1,334.08 + Solar pay't of \$149.21; Mtg Pay't on 523 Westmont +\$ 3,058.75
 Case Miscelld. Mtg Pay't of \$1,483.29 + Solar Payment of \$100.00

22. **Calculate your monthly expenses.**
 22a. Add lines 4 through 21. 22a. \$ 11,995.84
 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a 22b. \$
 and 22b. The result is your monthly expenses. 22c. \$ 11,995.84

23. **Calculate your monthly net income.**
 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 13,009.03
 23b. Copy your monthly expenses from line 22c above. 23b. -\$ 11,995.84
 23c. Subtract your monthly expenses from your monthly income. 23c. \$ 1,013.19
 The result is your monthly net income.

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
 For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?
☒ No.
☐ Yes. Explain here:

Fill in this information to identify your case:

Debtor 1 James R. Torres Sr.
First Name Middle Name Last Name

Debtor 2 Omayra Torres
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number 24-13989
(If known)

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)
- 1a. Copy line 55, Total real estate, from *Schedule A/B* \$ 1,092,200.00
- 1b. Copy line 62, Total personal property, from *Schedule A/B* \$ 65,458.36
- 1c. Copy line 63, Total of all property on *Schedule A/B* **\$ 1,157,658.36**

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)
- 2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* \$ 1,163,827.21
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)
- 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* \$ 0.00
- 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* + \$ 99,159.00
- Your total liabilities** **\$ 1,262,986.21**

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)
- Copy your combined monthly income from line 12 of *Schedule I* \$ 13,009.03
5. *Schedule J: Your Expenses* (Official Form 106J)
- Copy your monthly expenses from line 22c of *Schedule J* \$ 11,995.84

Debtor 1

First Name

Middle Name

Last Name

Case number (if known) 24-13989

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 14,167.87

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*.**Total claim****From Part 4 on *Schedule E/F*, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 4,358.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 4,358.00

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First Name Middle Name Last Name

Debtor 2 Omayra Torres
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the District of New Jersey

Case number 24-13989
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ James R. Torres Sr.
Signature of Debtor 1

X /s/ Omayra Torres
Signature of Debtor 2

Date 10/05/2024
MM / DD / YYYY

Date 10/05/2024
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 James R. Torres Sr.
First Name Middle Name Last Name

Debtor 2 Omayra Torres
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number 24-13989
(if know)

☒ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
<u>104 Wally Dr.</u> <small>Number Street</small> <u>Richland NJ 08350</u> <small>City State ZIP Code</small>	From <u>09/11/2015</u> To <u>04/04/2023</u>	<input checked="" type="checkbox"/> Same as Debtor 1	<input checked="" type="checkbox"/> Same as Debtor 1
		From _____ To _____ <small>Number Street</small> _____ <small>City State ZIP Code</small>	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H)

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

Debtor 1	Debtor 2
Sources of income Check all that apply	Sources of income Check all that apply
Gross income (before deductions and exclusions)	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy: <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$ <u>104,068.37</u> <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____ <input type="checkbox"/> Operating a business

For last calendar year: (January 1 to December 31, <u>2023</u>)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$ <u>78,516.00</u> <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____ <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, <u>2022</u>)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$ <u>98,937.00</u> <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips \$ _____ <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?
 Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	VA Disability	\$ 47,723.88		
For last calendar year: (January 1 to December 31, <u>2023</u>)	VA Disability	\$ 47,000.00		
For the calendar year before that: (January 1 to December 31, <u>2022</u>)	VA Disability	\$ 47,000.00		

Part 3:

List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**
 During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☒ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? *Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No.
☐ Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No.
 ☐ Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☒ No
 ☐ Yes. Fill in the details.

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☒ No. Go to line 11.
 ☐ Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No
 ☐ Yes. Fill in the details

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No
 ☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No
 ☐ Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No
 ☐ Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No
 ☐ Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No
 ☒ Yes. Fill in the details.

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

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Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<div> <div>Law Office of Victor Druziako, P.C.</div> <div>Person Who Was Paid</div> <div>1882 W. Landis Ave.</div> <div> <div>Number</div> <div>Street</div> <div>Vineland City NJ 08360</div> </div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Email or website address</div> <div>Person Who Made the Payment, if Not You</div> </div>	03/2024	<div>\$ 4,750.00</div> <div>\$ 4,750.00</div>
<div> <div>MoneySharp Credit Counseling, Inc.</div> <div>Person Who Was Paid</div> <div>Online credit counseling course provider</div> <div> <div>Number</div> <div>Street</div> </div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Email or website address</div> <div>Person Who Made the Payment, if Not You</div> </div>	02/2024	<div>\$ 10.00</div> <div>\$ 10.00</div>

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☒ No
 ☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☒ No
 ☐ Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

☒ No
 ☐ Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☒ No
 ☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No
 ☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No
 ☐ Yes. Fill in the details.

Part 9:

Identify Property You Hold or Control for Someone Else

23.Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No
☐ Yes. Fill in the details.

Part 10:

Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24.Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No
☐ Yes. Fill in the details.

25.Have you notified any governmental unit of any release of hazardous material?

☒ No
☐ Yes. Fill in the details.

26.Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No
☐ Yes. Fill in the details.

Part 11:

Give Details About Your Business or Connections to Any Business

27.Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation
☐ No. None of the above applies. Go to Part 12.
☒ Yes. Check all that apply above and fill in the details below for each business.

<div>James R. Torres</div> <div>Business Name</div> <div>741 Buck Road</div> <div>Number Street</div> <div>Elmer NJ 08318-3506</div> <div>City State ZIP Code</div>	<div>Describe the nature of the business</div> <div>Property Rental</div> <div>Name of accountant or bookkeeper</div> <div>Diane C. Curtis</div>	<div>Employer Identification number</div> <div>Do not include Social Security number or ITIN.</div> <div>EIN: _ _ - _ _ _ _ _ _ _</div> <div>Dates business existed</div> <div>From 02/08/2022 To Current</div>
<div>Hourglass Transport</div> <div>Business Name</div> <div>741 Buck Road</div> <div>Number Street</div> <div>Elmer NJ 08318-3506</div> <div>City State ZIP Code</div>	<div>Describe the nature of the business</div> <div>Transportation of goods and materials. No operation for years.</div> <div>Name of accountant or bookkeeper</div> <div>James R. Torres</div>	<div>Employer Identification number</div> <div>Do not include Social Security number or ITIN.</div> <div>EIN: _ _ - _ _ _ _ _ _ _</div> <div>Dates business existed</div> <div>From 03/22/2021 To Current</div>

Debtor

James R. Torres Sr. & Omayra Torres
First Name Middle Name Last Name

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Richland's Finest Crafts Business Name 741 Buck Road Number Street Elmer NJ 08318-3506 City State ZIP Code	Describe the nature of the business Arts and crafts. No operation for years. Name of accountant or bookkeeper James R. Torres	Employer Identification number Do not include Social Security number or ITIN. EIN: ____ - ____ - ____ Dates business existed From <u>03/03/2021</u> To <u>Current</u>
Animal Farm Business Name 741 Buck Road Number Street Elmer NJ 08318-3506 City State ZIP Code	Describe the nature of the business Raising various farm animals for personal consumption. Name of accountant or bookkeeper James R. Torres	Employer Identification number Do not include Social Security number or ITIN. EIN: ____ - ____ - ____ Dates business existed From <u>03/17/2023</u> To <u>Current</u>

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No. None of the above applies. Go to Part 12.

☐ Yes. Check all that apply above and fill in the details below for each business.

Debtor

James R. Torres Sr. & Omayra Torres
First Name Middle Name Last Name

Document

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Case number(if known) 24-13989

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

✕ /s/ James R. Torres Sr.

Signature of Debtor 1

✕ /s/ Omayra Torres

Signature of Debtor 2

Date 10/05/2024Date 10/05/2024

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).